

6.0 HOUSING

As adopted by the Planning Board and Town Council on December 28, 2004 with amendments primarily to the Affordable Housing Plan (Section 6.7) as approved by the Department of Administration on September 30, 2005 (shown in italics).

The housing section identifies and analyzes existing and forecasted housing needs and objectives in Tiverton, a community of primarily single family houses. Like most towns in Rhode Island, Tiverton is facing a challenge in providing affordable housing for all its residents, and is committed to meeting this challenge while maintaining the principal planning goal of preserving its small town ambiance and rural character. A component of this Housing Chapter is a plan to meet the goal of 10 % affordable housing units as mandated in the Rhode Island Low and Moderate Income Housing Act, R.I.G.L. 45-53, as amended. These units are defined as those that are affordable to residents earning less than or equal to 80% of the area median income. This affordability is provided through a federal, state or municipality subsidy which guarantees it for a period of at least thirty years, *but preferably ninety-nine years.*

6.1 Housing Supply and Demand

Tiverton has developed from its origins in the early 1700's as a series of small hamlets with a farm and fishing based economy, to an attractive residential location close to the region's employment centers. Tiverton's predominantly single family dwelling housing stock gives the town its residential character, and is regarded by residents as a very important aspect of the town.

The most recent US Census indicates that there are 6,474 housing units in Tiverton. Table 6-1 below shows the increase in housing from 1970 to 2000. Between 1970 and 1980 there was an increase of over 20% in the total housing stock. Between 1980 and 1990, and 1990 and 2000, the rate of housing unit increases slowed, resulting in a change of about 13% for the first decade and 14% for the last decade.

**TABLE 6-1
HOUSING UNIT CHANGE 1970 - 2000**

Total Units <u>1970</u>	Total Units <u>1980</u>	% Change <u>1970-1980</u>	Total Units <u>1990</u>	% Change <u>1980-</u> <u>1990</u>	Total Units <u>2000</u>	% Change <u>1990-2000</u>
4,169	5,010	+20%	5,675	+13%	6,474	+14%

Source: U.S. Census

Table 6-2 below shows the number of housing units by type. According to the Census, nearly 80% of the housing units in Tiverton are single family (both detached and attached). This is consistent with the percentage from the 1990 Census (80.8%). Multi-family units make up about 16% of the units, a third of which are in large complexes (ten or more units). The number of units in this category more than doubled since 1990, primarily due to the construction of the Sakonnet Bay Manor, a 170 unit continuing care retirement community (independent, assisted living and skilled nursing).

TABLE 6-2
HOUSING UNITS BY TYPE

<u>Type of Structure</u>	<u>Total</u>	<u>Percent</u>
Single-family, detached	5,024	77.6%
Single-family, attached	129	2.0%
Two to four units	678	10.5%
Five to nine units	63	1.0%
Ten or more units	320	4.7%
Mobile homes*	<u>270</u>	<u>4.2%</u>
Total housing units	6,474	100.0%

* Includes other units such as boat, RV or van

Source: US Census 2000

Tiverton also has 270 mobile homes or alternative housing units such as manufactured homes. This number will be increased with the full development of a manufactured home elderly community being developed in northeastern Tiverton; now partially constructed, Countryview Estates will eventually support 269 manufactured homes on assigned areas. The majority of the units counted in the Census are in mobile home parks. These include the Dadson Mobile Estates on Bulgarmarsh Road, which has 102 units, the Four Seasons Mobile Home Association on Brayton Road, which has 38 units, and the Heritage Home Park Cooperative on Fairfield Avenue off Main Road, which has 37 units.



Most homes in Tiverton are single family detached structures

Table 6-3 shows the age of Tiverton's housing. While over a quarter of the housing stock was built during and immediately after World War II, more than half has been built since 1960. However, approximately 20% of the housing in Tiverton was constructed before 1939, prior to subdivision developments, and it is this portion of the housing stock that most contributes to Tiverton's visual character. The age of these houses means that the costs involved in their preservation and upkeep are high. Many residents take pride in their historic homes, although they may not always have the means for the upkeep.

TABLE 6-3
AGE OF HOUSING UNITS

<u>Year of Construction</u>	<u>Number</u>	<u>Percent</u>
1939 or earlier	1,335	20.6%
1940 to 1959	1,672	25.8%
1960 to 1969	910	14.1%
1970 to 1979	941	14.5%
1980 to 1989	738	11.4%
1990 to March 2000	<u>878</u>	<u>13.6%</u>
Total	6,474	100.0%

Source: US Census 2000

The US Census information indicates that for the period between 1990 and 2000, there were 878 housing units (of all types) constructed. Because there was a total increase of only 799 units, this means, even accounting for discrepancies in recording year of construction, some older units were lost. The Census data measuring the increase in total number of housing units and number of new units is complimented somewhat by data from the RI Economic Development Corporation, who has assembled counts of authorized new housing units within Tiverton, and its adjoining communities.



Multi-family units like the Villages on Mount Hope Bay are now being built

As Tables 6-4 and 6-5 indicate, the overwhelming housing type added to the market has been the single family home, although both Tiverton and Portsmouth have contributed to the region's share of multi-family units. Growth in new single family homes has been fairly steady and consistent with little in the way of large fluctuations from year to year (Tiverton and Little Compton more so than Portsmouth). Over the 12 year period, Tiverton has an average of 51 building permits per year for single family houses. This steady growth in the number of new single family houses is expected to continue as evidenced by the subdivision activity in town.

TABLE 6-4
AUTHORIZED NEW HOUSING UNITS - SINGLE FAMILY
TIVERTON AND ADJOINING TOWNS, 1990 – 2001

<u>Year</u>	<u>Tiverton</u>	<u>Little Compton</u>	<u>Portsmouth</u>
1990	58	19	50
1991	37	21	35
1992	50	28	54
1993	52	23	91
1994	45	23	68
1995	42	19	68
1996	40	19	68
1997	51	24	58
1998	74	31	97
1999	60	17	100
2000	45	14	2
2001	<u>54</u>	<u>33</u>	<u>89</u>
Total New SF Units 1990-2001	608	271	780

Source: Rhode Island Economic Development Corporation, Research Division

In 2002, Tiverton issued building permits for an additional 47 single family homes and 39 manufactured (single family) homes as part of the Countryview Estates development. In 2003, permits were issued for 122 single family homes and 25 manufactured homes, and in 2004, permits were issued for 73 single family homes and 4 manufactured homes. Because of the activity in 2003, the average over the fifteen year period from 1990 through 2004 is 61 single family building permits per year.

TABLE 6-5
AUTHORIZED NEW HOUSING UNITS - MULTI-FAMILY
TIVERTON AND SURROUNDING TOWNS, 1990 – 2001

<u>Year</u>	<u>Tiverton</u>	<u>Little Compton</u>	<u>Portsmouth</u>
1990	0	0	14
1991	7	0	6
1992	0	0	8
1993	7	0	4
1994	0	0	4
1995	28	0	8
1996	10	0	0
1997	10	0	26
1998	2	0	6
1999	8	0	0
2000	51	0	96
2001	<u>2</u>	<u>0</u>	<u>2</u>
Total New MF Units 1990-2001	125	0	174

Source: Rhode Island Economic Development Corporation, Research Division

In 2002, Tiverton issued building permits for 4 duplex units and 2 multi-family units. In 2003, permits were issued for 2 duplex units. There were no permits for either duplexes or multi-family units in 2004. The average over the fifteen year period is ten multi-family units per year. Combined with single family construction, this gives the town a total average of 70 additional residential units per year.

In addition to the expected growth in single family and manufactured homes, the number of single family units (attached) will increase significantly with the construction of the proposed Villages on Mount Hope Bay, an age restricted mixed use community. This mixed-use development on 94 acres of land overlooking the Sakonnet Passage and Mount Hope Bay will include a total of 290 townhouse units. The development, including a commercial component (lodging, restaurant, retail) and recreation (public walkways, beach club, boating activities, fishing pier) is expected to be fully built by 2007.

6.2 Housing Affordability

Based on the Census response, Tiverton has a fairly high owner-occupancy rate. In 1990, it was estimated at about 82% and in 2000, about 80%. Based on occupants' responses, a range of housing values was also provided, as were monthly mortgage costs. For the renter occupied units, the occupants also provided monthly rental costs. These monthly costs are presented below in Table 6-6 for both 1990 and 2000 (percentage is based on the sample size).

TABLE 6-6
MONTHLY HOUSING COSTS, 1990 AND 2000

<u>Monthly Owner Costs</u>	<u>1990</u> <u>Number</u>	<u>1990</u> <u>Percent</u>	<u>2000</u> <u>Number</u>	<u>2000</u> <u>Percent</u>
Less than \$300	9	0.3%	0	
\$300 to \$499	307	8.4%	19	0.5%
\$500 to \$699	401	11.0%	200	4.7%
\$700 to \$999	529	14.5%	604	14.3%
\$1,000 to \$1,499	634	17.4%	1,244	29.5%
\$1,500 to \$1,999	195	5.4%	456	10.8%
\$2,000 or more	67	1.8%	304	7.2%
No Mortgage	<u>1,498</u>	<u>41.2%</u>	<u>1,391</u>	<u>33.0%</u>
Total Units*	3,640	100.0%	4,218	100.0%

* Specified owner occupied units

<u>Gross Rent</u>	<u>1990</u> <u>Number</u>	<u>1990</u> <u>Percent</u>	<u>2000</u> <u>Number</u>	<u>2000</u> <u>Percent</u>
Less than \$200	70	7.4%	37	3.1%
\$200 to \$299	53	5.6%	31	2.6%
\$300 to \$499	248	26.3%	186	15.3%
\$500 to \$749	344	36.5%	383	31.6%
\$750 to \$999	140	14.9%	220	18.1%
\$1,000 to \$1,499	27	2.9%	83	6.8%
\$1,500 or more	--		96	7.9%
No Cash Rent	<u>60</u>	<u>6.4%</u>	<u>177</u>	<u>14.6%</u>
Total Units**	942	100.0%	1,213	100.0%

** Specified renter occupied units

Source: US Census

The table shows how monthly housing costs have shifted upward. While the \$1,000 to \$1,499 range for mortgages remains the dominant bracket, the actual number of occupants with this mortgage cost has doubled, while the numbers in much lower brackets have plunged and the number in the highest bracket has multiplied by a factor of four and a half. Among those homeowners who have a mortgage, the median monthly cost for 2000 is \$1,214; this is an increase from the 1990 Census figure of \$882. Similarly, while the \$500 to \$799 range for rents remains the dominant bracket, the numbers of occupants with lower rents has significantly dropped off and the numbers with higher rents increased noticeably. The median rent in 2000 is \$655; this is an increase from the 1990 Census figure of \$538.

To be considered affordable, monthly housing costs should not exceed 30 percent of household income. Based upon the same samples from the 2000 Census shown in Table 6-6, monthly costs as a percentage of income were provided. These monthly costs are presented below in Table 6-7 for both owner and renter occupied units (percentage is based on the sample size).

TABLE 6-7
MONTHLY HOUSING COSTS AS PERCENTAGE OF HOUSEHOLD INCOME
2000 CENSUS

	Owner-Occupied		Renter-Occupied	
	<u>Number of Units</u>	<u>Percent</u>	<u>Number of Units</u>	<u>Percent</u>
Less than 15%	1,274	30.2%	273	22.5%
15.0 to 19.9%	779	18.5%	122	10.1%
20.0 to 24.9%	565	13.4%	133	11.0%
25.0 to 29.9%	458	10.9%	53	4.4%
30.0 to 34.9%	297	7.0%	83	6.8%
35% or more	823	19.5%	336	27.7%
Not computed	<u>22</u>	<u>0.5%</u>	<u>213</u>	<u>17.5%</u>
Total Units	4,218	100.0%	1,213	100.0%

A large number of Tiverton residents paying a mortgage spend less than 15% of their income for housing costs. A significant majority, 80% (of the 4,218 specified owner occupied households), pay less than 30%. The numbers are less appealing for renters; rents more accurately reflect current market value while home ownership and fixed mortgage costs provide stability and long term affordability. While nearly one quarter (of the 1,213 specified renter occupied households) pay less than 15% of their income on rent, almost 28% spend more than 35%. Because the number of units for which a cost range was not computed is relatively high (213 units), it is difficult to state what the true proportion is. However, at least 34.5% of the renters pay 30% or more of their income on rent (although at least 48% pay less than 30%).

Based on a sample from the 2000 Census, the median income for Tiverton was estimated to be \$49,977 and the median family income to be \$58,917. The median selling price of an existing single family home in Tiverton has climbed steadily, from \$128,000 in 1990 to \$160,000 in 2000 (RI Economic Development Commission, Research Division). The national and state trends indicate that housing costs are continuing to increase at greater rates than incomes. In recent years sales prices have increased more sharply (the 2002 median selling price of an existing single family home in Tiverton was \$216,500), thereby insuring that the gap between prices and incomes has widened even further.

Table 6-8 summarizes real estate sales data for single family residences for Tiverton and its adjoining communities for 1999 to 2003, including the median sales value (half the prices higher and half lower).

TABLE 6-8
SINGLE FAMILY RESIDENTIAL REAL ESTATE SALES, 1999 - 2003

Year	<u>Tiverton</u>	<u>Little Compton</u>	<u>Portsmouth</u>	<u>Rhode Island</u>
1999 Sales	105	20	233	9,659
1999 Median Price	\$143,000	\$193,500	\$175,000	\$126,000
2000 Sales	105	23	178	9,108
2000 Median Price	\$160,000	\$277,000	\$179,950	\$135,976
2001 Sales	94	20	163	9,113
2001 Median Price	\$173,000	\$285,500	\$214,900	\$156,000
2002 Sales	108	17	173	9,069
2002 Median Price	\$216,500	\$335,000	\$290,000	\$188,150
2003 Sales	90	24	177	9,189
2003 Median Price	\$252,250	\$410,000	\$320,000	\$230,000

Source: RI Association of Realtors

In just four years, while sales have remained steady, the median single family house price in Tiverton has increased by 76%. This is a very significant increase, although somewhat less than the median house price in the state as a whole, as well as the adjoining community of Portsmouth, both of which increased by 83%. The median house price in Little Compton by contrast, more than doubled, with an increase of 112%; this may be more reflective of what is happening in the southern part of Tiverton. The rapid increase in single family housing values in both the region and the state as a whole almost assuredly means that the next Census will show that monthly housing costs as a percentage of income have risen.

6.3 Low and Moderate Income Housing

In general, affordable housing is defined as the supply of housing available to households whose incomes are at or below the median. Moderate and low income levels are defined by state or federal government programs that provide a funding subsidy (construction or rehabilitation of housing or rental subsidies). Moderate income is calculated as 50 to 80% of the median family income for a given community, and low income is calculated as 30 to 49% of the median (below 30% is considered very low income). For the year 2003, the median family income for most towns in Rhode Island (the average of those in the Providence Metropolitan Statistical Area, which includes Tiverton) was calculated to be \$58,400. The actual income limits to qualify as moderate or low income is based on family size; for a family of four, the moderate income limit is \$53,850, while the low income limit is \$33,860.

Under the RI Low and Moderate Income Housing Act (RIGL 45-53), towns in Rhode Island, including Tiverton, are required to meet a 10% threshold of low or moderate income units among the total housing units. If this threshold is not met, the community is subject to an expedited review process that housing developers may utilize to gain approval of developments involving affordable units, typically 20% of the total number of units in the development. This procedure, defined as a comprehensive permit, is an alternate land use regulation that replaces local zoning and can supercede use, density and dimensional standards otherwise in place. The denial of such an application is subject to review by an appellate body, the State Housing Appeals Board, who can reverse the community's decision. However, the law also allows a community to develop an affordable housing plan (as part of the Housing component of its comprehensive plan) to meet the 10% goal. The finding that a comprehensive permit application for a housing development is not in conformance with the community's affordable housing plan or the comprehensive plan in general can be grounds for denial. The affordable housing plan is contained in Section 6.7.

In 2004, the Rhode Island Housing and Mortgage Finance Corporation counted 237 housing units in Tiverton (from a total of 6,283 year round housing units as measured by the 2000 Census) that qualify as low and moderate income units (i.e. funded by various state and federal subsidy programs):

- The Tiverton Housing Authority operates 45 units of housing for low income elderly at its complex at 99 Hancock Street.
- The Cumberland Affordable Housing Corporation has 51 apartments for very low income elderly nearby at 345 Hancock Street.
- SK Properties owns and manages 23 units for the elderly, disabled and handicapped off Stafford Road near Stafford Pond.
- The Dadson Mobile Estates on Bulgarmarsh Road includes 50 mobile homes that are low and moderate income units.
- The Department of Mental Health, Retardation and Hospitals has licensed six group homes in Tiverton which provide 50 beds that also count as low and moderate income units.
- There are 4 units at Apple Creek Apartments owned and managed by Church Community Housing Corporation.
- There are 14 single family homes with ownership acquired through a subsidy provided by Church Community Housing, consisting of 5 scattered throughout town and 9 constructed in 2003 on Windwood Drive.

By category, these properties total 119 elderly, 68 family and 50 special needs affordable units. The Church Community Housing Corporation, the non-profit housing organization serving Newport County, also owns and manages a 28 unit apartment complex on Winwood Drive. There are also about 96 families in Tiverton assisted by the Section 8 voucher program; 51 of these vouchers are assigned to the Tiverton Housing Authority. However, because these vouchers are transportable (can be taken outside of the community) they are excluded from the count. As of July, 2004 3.77% of Tiverton's housing units qualify as low and moderate income.

6.4 Summary of Community Housing Needs and Programs

Tiverton is predominantly a middle-income, family household community. Based on 2000 Census and other data, 14.6% (or 885 households from a total of 6,065) are very low income households; 11.8% (or 713 households) are low income; and 43.4% (or 2,360 households) are moderate income, leaving about 30% of the households above the moderate income level (Housing Data Base 2003 Update, Statewide Planning Program). Like most every other community in Rhode Island, Tiverton must address overall housing affordability for both prospective home owners and renters, as well as specifically address the shortfall in the 10% threshold required under the Rhode Island Low and Moderate Income Housing Act.

There is also a continuing need for housing for single-persons and the elderly, segments of the population where there is expected to be future growth. In 1990, non-family households constituted 22% of all households; in 2000, they constituted 27.5%. About half of those living alone are over the age of 65. Addressing the isolation and marginalization of the single elderly is a major mission of most senior housing programs. Low income elderly, both single and couples, require more housing; the Tiverton Housing Authority maintains a waiting list of more than 50 requests for units.

The 1990 Census showed 5.6% of the population of Tiverton below the poverty level. This statistic translated into approximately 297 households. Based on 2000 Census data, there are 130 families, or 683 individuals --- 4.5% of the population -- living below the poverty level. As of June 2002 there were 68 cases of welfare assistance, 119 cases of supplemental social security income (SSI), and 222 cases of food stamp participation (Housing Data Base 2003 Update, Statewide Planning Program). The housing needs of these low income families should be addressed.

Another area of housing need is accommodating the special needs of people with physical and mental disabilities. It is not clear how many individuals are affected in Tiverton; however the 2000 Census lists 480 cases of physical disability, 404 cases of mental disability and 144 cases of self-care disability (a single person may have more than one disability). The Town of Tiverton has been receptive to the siting of group homes and will continue to support the needs of the handicapped.

State housing programs will continue to be important to creating housing diversity and affordability. Administered by the RI Housing and Mortgage Finance Corporation, the programs include mortgage loans for affordable apartments; tax credits to finance the construction and rehabilitation of affordable rental housing; grants and low interest loans to serve as gap financing or seed money for construction and rehabilitation, and acquisition as well as rental assistance; and a rental housing production program, also for the construction and rehabilitation of affordable apartments. Such units qualify under the Rhode Island Low and Moderate Income Housing Act.

Individual programs include various homebuyer and home repair loans, and the Home Equity Conversion Mortgage Program (reverse mortgages for homeowners age 62 or

older). Tiverton also participates in the home repair program run by Church Community Housing Corporation. This program offers assistance to eligible families for fundamental housing repairs. The 2000 Census indicates that there are only 17 units in Tiverton which lack complete plumbing facilities (down from 32 in 1990). There are 51 which lack complete kitchen facilities (down from 103 in 1990).

6.5 Housing Goal and Objectives

Goal

Encourage a diversity of housing types that meet the needs of all segments of the population of Tiverton, while maintaining the character of the community.

Objectives

- Encourage the preservation of the existing housing stock.
- Identify and control the development of future residential areas to allow a mixture of housing types including those targeted to the elderly, those of low and moderate income and the disabled.
- Implement a plan to meet the state mandated 10% of housing units as low and moderate income by the year 2025 (See Section 6.7 of this Housing Chapter).

6.6 Housing Policies

Historic Preservation, Conservation and Enhancement

An intrinsic part of Tiverton's visual character is the presence of 17th, 18th and 19th century residential structures made of building materials and exhibiting architectural style and detail distinctive to the region's history. Given current and future developmental pressure, many of these dwelling are at risk of destruction, removal or severe remodeling, an irreplaceable loss to the town's quality of place. An Historic Preservation Advisory Board (recommended in the Natural and Cultural Resources Chapter) might provide advice and assistance to home owners on the preservation of these buildings, as well as document their history and elevate the community's knowledge and appreciation of them by means of education and outreach programs.

Developers of industrial, commercial, mixed-use and major subdivision projects should be encouraged to incorporate historic home preservation into their overall plans. Moreover, these developers should assure that new construction is compatible with the architectural style, scale and building materials of neighboring historic buildings.

Policy 1: Require developers of sites containing historic structures to consider plans that conserve these structures and complement them with new structures of compatible scale, design and building materials.

Some larger homes built prior to World War I may be at risk of deterioration because their size or location is no longer desirable in the housing market. In these instances, alternative uses, such as offices, condominiums, apartments, or bed and breakfast guesthouses, could be allowed, subject to controls to preserve the architectural integrity of the buildings and maintain the visual quality of Tiverton. Increasing the range of allowable uses in the existing structure generally improves the structure's value and, consequently, opportunities for preservation.

Policy 2: Explore a broader range of permitted uses for large, older residential structures, including bed and breakfasts, and offices, subject to standards and controls which preserve the character of these areas and the architectural integrity of the structure.



*Town policies must encourage the protection of
Tiverton's architectural heritage*

Several large-scale and under utilized historic buildings are excellent candidates for age-restricted or low income housing use. Absent adaptive re-use, their fate is likely to be a sad and prolonged deterioration. The prime example is the 1881 Bourne Mill, notable in textile history as the first cotton mill in the world to introduce the Northrup weaving machines on a large scale. The granite block mill, with its landmark tower, is inextricably linked with the history of the village of North Tiverton, many of whose inhabitants found employment there. Moreover, the Bourne Mill is the cause of the first significant influx of foreign-born citizens into Tiverton, and as such, is a monument to the labor, skill and ingenuity of town's Portuguese, Irish, Italian, English and other ethnic communities.

Policy 3: Encourage the adaptive re-use of large historic structures as housing units in order to expand the availability of affordable housing while preserving the town's history and quality of place.

Architecturally significant buildings and historic structures are a community asset but owners generally have to bear the burden of the maintenance of the structure. Without strategies to remove some of this burden from owners, these buildings may fall into disrepair and eventually be lost to the community.

Policy 4: Investigate sources of seed money for a revolving loan fund from such as was available from the State Office of Housing, Energy and Intergovernmental Relations, to preserve historic and architecturally significant structures.

Mixture of Housing Types

The predominance of single family homes in Tiverton contributes to its unique visual character. It is also a clear goal of this comprehensive plan, one which is reflected in the town's zoning, that lower density single family development occur in the large southern portion of town where the small town and historic character is most evident. Alternative housing opportunities for those whose needs are not met by the traditional single family home can be provided in the more densely developed portion of Tiverton, where permitted by zoning.

Projections indicate that Tiverton's population will continue to age, and household size will remain smaller than in previous periods (not accounting for migration into town as a result of new single family subdivisions). These smaller, older households will require different housing solutions to those presently offered within the town. In recent years, the town has addressed this by amending the zoning ordinance to allow two types of age restricted housing: the manufactured home elderly community (MHEC), which allowed the development of Countryview Estates, and the age restricted mixed use community (ARMUC), which allowed the development of the Villages on Mount Hope Bay. These developments and the construction of the Sakonnet Bay Manor, which includes both independent and assisted living, will help fulfill a need for both ends of the spectrum -- affordable and high end housing for older residents.

While there remains a strong need for additional housing for low and very low income elderly, there is also a need to provide housing options for moderate income older residents, or for smaller households (one and two persons households). The ARMUC regulations do not apply to the residential districts, allows mixed uses and carries the age restriction (55 years or older). Both the MHEC and ARMUC regulations also allow a more dense development (one dwelling unit per 6,000 square feet of suitable land area) than elsewhere in town, primarily because of a requirement for public water and sewer. These regulations do not have wide applicability throughout town.

Aside from these regulations, two family dwellings are permitted only in the Residential 30 and Residential 60 Zoning Districts, and multi-family dwellings or apartment houses are only allowed by special use permit in these districts. The R-30 District encompasses the northwest corner of town (west of Fish Road and on either side of the Main Road General Commercial District). The R-60 District includes a large parcel north of Souza

Road which was rezoned from Industrial in 2004, and generally the land to the east of Fish Road not zoned for industry and the residential areas on either side of Stafford Road. Because some of this land is ideally located for condominium development due to its highway access, future multi-family developments should be directed to this area.

Policy 5: Strengthen and clarify zoning provisions that allow multi-family dwellings to encourage townhouses or condominium style developments as an alternative to single family developments in certain residential districts.

As part of major revisions to the zoning ordinance in 2001, mixed use residential, a structure used for both residential and commercial (apartments over stores) is allowed by right in the General Commercial (GC) District and by special use permit in the Village Commercial (VC) District. The concept of providing smaller more affordable housing units in this manner should continue to be supported in Tiverton.

Policy 6: Evaluate zoning provisions that allow mixed use residential to ensure that providing a residential component in new commercial development is encouraged.



Mixed use developments can help meet housing needs in Tiverton

6.7 Affordable Housing Plan

In 2003, Tiverton amended its zoning ordinance to govern comprehensive permit applications submitted under the provisions of the RI Low and Moderate Income Housing Act. The ordinance specifies application requirements and review procedures to give the town some means of control over such developments. The ordinance also provides proactive affordable housing provisions including a requirement that all applications for major residential developments (six or more lots) submit a mandatory alternative concept plan that sets aside a minimum of 20% of the lots or units as affordable (low and moderate). To further encourage developers, a density bonus of up to 30% can be

allowed by the Planning Board *from which* lots or units are set aside for construction of low or moderate income housing units. Granting the density bonuses gives the Planning Board the right to waive, at their discretion, lot dimensions such as minimum lot area and amount of unsuitable land. *The affordable housing section of the zoning ordinance was amended in May 2005 to encourage applicants of all residential developments to provide affordable units, and to give the Planning Board the ability to allow duplex units as low and moderate income housing in districts where they would otherwise not be allowed.*

In addition to inclusionary zoning requirements, Tiverton must develop a comprehensive strategy to achieve the state mandated goal of 10% low and moderate income units. This strategy, in the form of an affordable housing plan, is incorporated herein as a component of this Housing Chapter of the Tiverton Comprehensive Plan. To meet the state requirements for an affordable housing plan, this section contains three parts: an analysis of current and expected deficiencies over time in the numbers of low and moderate units, a description of housing needs based on the federal Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) data, and a number of specific strategies, including the promotion of specific projects, to meet the 10% goal over a 20 year period.

Low and Moderate Housing Units Needed

As stated in Section 6.3, at the date of these amendments to the Tiverton Comprehensive Plan, the town has 237 low and moderate income units (RI Housing and Mortgage Finance Corporation). Based on the 2000 Census, which counted 6,283 year round units (from the total of 6,474 housing units), the town is deficient by 391 units ($6,283 \times 0.10 = 628 - 237 = 391$). However, as the town continues to add housing units through new subdivisions, and the completion of the large ongoing projects (Countryview Estates, Villages on Mount Hope Bay), the need will become greater. Since the 2000 Census, the town has added a number of units as counted through requests for building permits. These include 409 single family units and 61 multi-family units for a total of 470 units; this would give the town 6,944 housing units as of 2005 (see Section 6.1, Tables 6-4 and 6-5, total of building permits issued from 2000-2004 in Tiverton for each category). To obtain an accurate count of the affordable housing deficit as of 2005 (the base year for the affordable housing plan), the number representing 10% of these permits (47) has been added to the number above to give Tiverton an estimated deficit of 438 units.

In 1999, the town undertook a build-out analysis based on the zoning in place at that time, as well as the zoning proposed, an effort which provided the basis for wide-spread map and text amendments (adopted in 2001). According to calculations based on the amount of available developable land within each residential district, the build-out analysis estimated that approximately 4,438 new units could eventually be added (considerably less than that allowed under the zoning in place at that time). For the affordable housing plan, this number was adjusted upwards based on the following factors: an increase in the amount of undeveloped land in the R-60 District (per the rezoning mentioned above); the construction of Villages on Mount Hope Bay (previously within an Industrial District and not anticipated in the build-out); and the increase in the

number of units allowed in the Countryview Estates development over that which would have occurred in a conventional development allowed by the underlying zoning. Accounting for these factors, 692 units were added to the build-out number for a total of 5,130 units.

Because the build-out analysis was done very close in time to the 2000 Census, it was assumed that the numbers generated by each activity (one counting units represented by existing development, and the other estimating units represented by potential development) could be added together. This resulting figure is an estimate of the total number of residential units in Tiverton under conditions of full build-out: **11,604 residential units** ($6,474 + 5,130 = 11,604$). Based on trends over the last fifteen years, Tiverton has an average of 70 building permits a year (see Section 6.1, following Table 6-5). This means that build-out is expected in about 70 years ($5,130 \text{ additional units} / 70 \text{ units per year} = 73 \text{ years}$) from the date of the count. At full build-out, assuming that the same requirements for low and moderate income housing are in place, and estimating that 98% of the total units are year-round, the town will need to provide 1,140 affordable units (900 additional units).

Housing Needs Analysis by CHAS Data

The U.S. Department of Housing and Urban Development (HUD) has prepared a Comprehensive Housing Affordability Strategy (CHAS) nationwide database based upon 2000 Census data. This database provides a means for a community to examine the housing needs and problems of its residents at all income levels. The CHAS data chart for Tiverton is contained in the appendix to this Housing Chapter.

Within the chart are the numbers of households by type: elderly, small related (2-4 persons), large related (5 or more) and other, in two general categories, renters and owners. Numbers of households by type are shown for three income categories: households with incomes less than or equal to 30% of median family income (MFI); households with incomes greater than 30% MFI but less than or equal to 50% MFI; and households with income greater than 50% MFI but less than or equal to 80% MFI. Percentages of these households that have “housing problems” are provided. Housing problems are defined as a cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. The data provided in the chart is used to calculate a total number for each type of household (both renters and owners) which experiences housing problems (these calculations are shown following the chart in the appendix to this chapter). These numbers are then added to give a total number of households experiencing housing problems and from this total a proportionate share by household type is calculated. For Tiverton, this can be summarized as follows:

Elderly Households in need:	591	45%
Total Family Households in need	431	33%
Total Other Households in need	<u>279</u>	<u>21%</u>
Total	1,301	100%

Strategies to Address Affordable Housing Needs

This section of the affordable housing plan identifies specific strategies to be followed to provide the needed low and moderate income housing units in Tiverton for its residents. Meeting the goal of 10% affordable units as defined requires certain steps on the part of the town. However, it also requires the active involvement of the development community, as well as the Church Community Housing Corporation, a private non-profit organization dedicated to providing housing options for low and moderate income individuals and families.

While it is estimated that full build out will not occur in Tiverton until about the year 2070, the town has prepared a plan to meet the affordable housing goal over a twenty year period. Once reached, the percentage of affordable housing will continue to grow given the strategies that the town will be implementing.

Land Development Mandates and Incentives

Tiverton addresses housing development, and affordable housing in particular, through various components of its land development regulation -- the zoning ordinance and subdivision regulations. Contained in both regulations is control of density through the restriction of land with certain physical constraints (wetlands, steep slopes) when determining the number of lots allowed, and the maintenance of rural character by the requirement that certain new subdivisions take the form of rural residential developments. The town has also developed a policy in regards to the extension of water and sewers. Promoting affordable housing is done in this context of regulating density and protecting town character.

As stated above, the town's zoning ordinance requires consideration of the set aside of 20% of the lots in larger subdivisions for low and moderate income housing, *but encourages this in all residential developments*. In addition, a density bonus of up to 30% (over the number of units allowed under zoning) may be allowed *as an incentive to the developer to increase the numbers of affordable units by adding some market rate units*. Discretion is given to the Planning Board in regards to the requirements for set-asides and the allowance of density bonuses.

It is also proposed that the town focus more directly on multi-family development as a way to provide affordable units. While the recent trends for multi-family development show little activity in this category (with the exception of the Sakonnet Bay Manor), the condominium or townhouse style of multi-family development may represent a new trend in Tiverton. *The assumption is made that about 20 units a year, on average, will be townhouse style units. Such multi-family developments are allowed by right in the R-30 and R-60 Districts, which calculates allowable density based upon the number of units over two, as well as on the number of bedrooms over two bedrooms per unit. Roughly half of the land in the R-60 District is developable (approximately 1,300 acres out of 2,650 acres), as is about one-fifth of the land in the R-30 District (approximately 200 acres out of 1,000).* The trend toward condominium style development with a significant

affordable component will be encouraged in north Tiverton. It is proposed that future multi-family developments be subjected to an increase in the mandatory set asides to 30% affordable housing units.

Given the available land and the recent historical trend of residential growth at an average of 71 housing units a year (61 single family and single family attached units, and 10 multi-family units), the set aside provisions alone will have a tremendous impact on the number of affordable units available. *A review of the residential development occurring over several previous years indicates that approximately 10% of the housing units were generated by minor subdivisions (five or fewer lots). Such developments are not included in the mandatory 20% set aside provision in the zoning ordinance. Therefore, for the purposes of this plan, the number of future lots impacted by this provision is assumed to be an average of 55 single family units and 20 multifamily units per year. Because of the trend toward condo-style development, and the availability of land in the zoning districts allowing this type of development, the number of multi-family units is expected to be double that of recent years (all of the multi-family units are also expected to be part of a major subdivision or development).* (Note: some of the building permits pulled in the near future may be for already approved projects for which no affordable units are provided). **If, over a twenty year period approximately 1,100 single family units are built, 220 of these will be affordable, and 400 multi-family units are built, 120 of these will be affordable.**

In addition, by encouraging the use of density bonuses, the town can expect to create additional affordable units as part of the subdivision or land development process. To preserve town character, this should be done as part of rural residential developments, making use of the clustering concept to protect open space and important natural and cultural features, i.e., density bonuses allowed provided the affordable units are creatively located and dispersed within the development. The following assumptions are made: 30% of the developers will take advantage of the program; the projects are allowed 30% more units; and half of the extra units are assigned to persons of low and moderate income. **This would result in approximately 68 additional affordable housing units, both single family and multi-family (75 units per year x 20 years = 1,500 units x 0.30 = 450 units as a base for density bonus x 0.3 = 135 additional units/2 = 68).**

In addition to provisions in the zoning ordinance to require set asides and encourage density bonuses, there are other options the town will undertake to increase its stock of affordable housing. One of the major resources, if not the most important, is the expansion of the sewer lines in the northern portion of the town. The sewer lines extend from Fall River down to the industrial park off of Route 24. Infill sewer lines are being developed with CDBG funds in the northern part of Tiverton as well. This provides Tiverton with a rare opportunity to direct higher density development to sewered areas with the requirement that much of this development respond to the need for affordable housing.

In general, the bulk of the scattered single family units to be provided through inclusionary zoning will occur in the southern portion of town (south of Bulgarmarsh Road). Amendments to the affordable housing section of the zoning ordinance in May 2005 include the requirement that bonus units within the Nonquit Pond Watershed Protection Overlay District be served by advanced on-site sewage disposal treatment systems. Multi-family units will all be provided in the north portion of town and will likely require connection to public water and sewer. A policy for the extension of public water and sewer is being developed and must address the need to balance growth management goals with the provision of affordable units.

Town Center/Lifestyle Center Proposals

Starting in 2003 and throughout all of 2004, the Tiverton Planning Board, and the town in general, worked on developing zoning regulations to govern future development on commercially zoned parcels and other strategically located parcels in the Route 24 area. The area is under immense pressure for the development of a regional mall and the town would like any development to be done as a planned or mixed use development that includes a residential component.

A moratorium on development of certain parcels in the Route 24 area was passed by the Town Council in 2003, and a Town Center Planning Study, funded by a grant (CDBG) provided through the Church Community Housing Corporation, was completed in 2004. After numerous public workshops and Planning Board public meetings, it was determined that a town center or village concept was the most desirable development approach. The town center concept would include a mixture of uses such as retail, restaurant, office, municipal, public and residential. The study resulted in a zoning overlay proposal to allow a certain level of retail development by right and additional development (measured by the square footage of proposed retail) when land is set aside for municipal, public and/or residential use. The residential development, at a density greater than that allowed by the underlying or comparable residential zoning, would require a 30% set aside for low and moderate income units.

While the situation, as of this writing, is evolving, the town expects development to occur in these critically located areas of town, and that development to include a residential component. Based on the town center overlay zoning regulations, a “Tiverton Town Center” mixed-use development could occur in a Highway Commercial area between Souza Road and Route 24. This would include 50 residential units, 15 of these affordable. Another development, submitted as a concept plan by the developer in an R-40 District abutting Route 24 to the south, would more accurately be described as a “lifestyle center” where the residential use is predominant. The “Tiverton Village” proposal would have some office, retail and public uses, but support 115 residential units in a mixture of housing styles, with 35 set aside as affordable. **Together these developments would generate 50 affordable units.**

Bourne Mill

The Bourne Mill in northern Tiverton, described in Section 6.6 above, is an excellent candidate for a mixed use redevelopment concept. The Bourne Mill complex is located on a 21 acre parcel along the Fall River border in the western part of town, with frontage on Cook Pond (part of Massachusetts). While there are a number of outbuildings to be dismantled, the main structure, built in 1881, is a five-story granite mill building. It is presently used for the storage of personal effects for members of the military, but has no plumbing or heat.

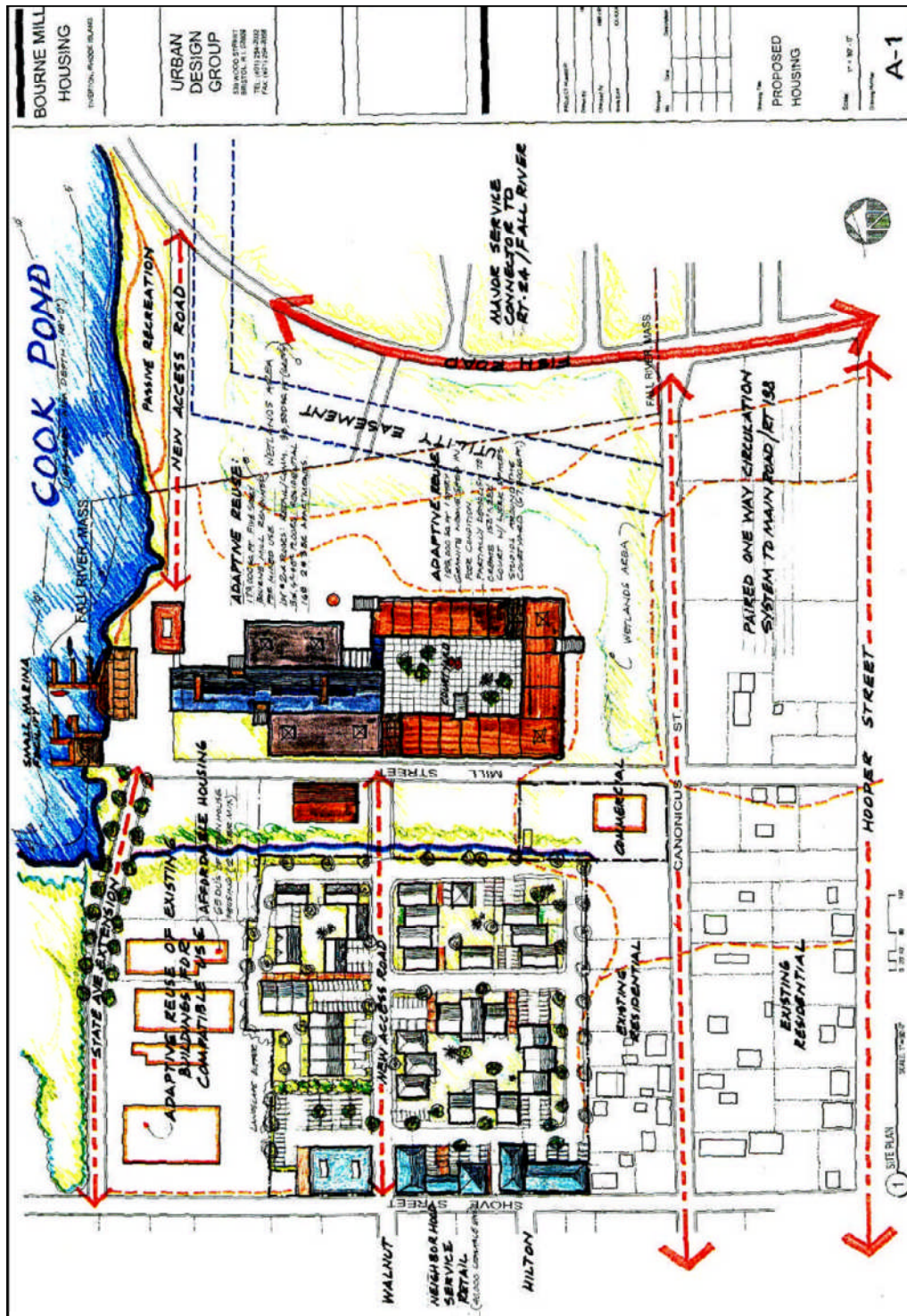
However, the property has connections to public water and sewer. It is accessed by State Avenue (a paved road running along the state border) with potential additional access via an unimproved but platted public street, Mill Street. Positive site qualities include historic architecture, easy access to Route 24, walking proximity to grocery and retail stores, as well as a health care clinic, and reasonable proximity to a public elementary school. Negative site qualities include possible contamination, since the mill was once used for felt production, a high water table, as evidenced through the flooded basement (*although not within either the 100 year or 500 year floodplain*), and possible structural instability due to neglect.

Conversion of the mill to housing, with a significant portion of the units set aside as affordable, would provide sorely needed rental units in Tiverton, as well as improve the neighborhood by removing a possible environmental hazard, and beautify a landmark parcel located at the gateway to the town. It is estimated that the mill could be rehabilitated and the surrounding area redeveloped to provide a total of 160 units, with **48 of these units affordable**. Figure 6-2 shows a potential redevelopment concept for the Bourne Mill area. While little interest has been shown thus far in redeveloping the Bourne Mill complex, its desirable qualities in conjunction with the demand for apartment units (in both Tiverton and Fall River) will eventually make it attractive for reuse. Because the property is located within an Industrial District, (which specifically prohibits residential uses), the village center overlay regulations should apply to this parcel as well.



The Bourne Mill

FIGURE 6-1 BOURNE MILL REDEVELOPMENT CONCEPT



Artist Colony

The Town of Tiverton strongly encourages arts and artists in the community. Areas such as Tiverton Four Corners have capitalized on the strong relationship between the town's rural New England character and its artistic proclivities. The town's Arts Committee has regular showings of resident artists at Town Hall. However, artists often are challenged by the high cost of space for both living and working, which is why many (typically urban) communities have arts overlay districts with relaxed zoning regulations and tax incentives to encourage artists.

Tiverton is fortunate to have a resident landowner and artist who has expressed an interest in using a substantial portion of his 170-acre farm to establish an affordable housing artist colony. It is envisioned that, with minor changes to the rural residential development regulations, an artist colony could be created with the appearance of a large farm that has a number of outbuildings. The colony would resemble the Hancock Shaker Village depicted in Figure 6-3. Given the size of the farm and the character desired, **50 affordable artist units** could be developed. The property owner is currently working with Church Community Housing Corporation to make this project a reality. *The artist colony will make use of a variety of subsidies to provide the affordable units including a density bonus, HOME funds, possibly CDBG funds and low income housing tax credits. It is envisioned that the colony will be owned in the form of a coop and that all the residents will meet HUD income guidelines for low and moderate income persons.*

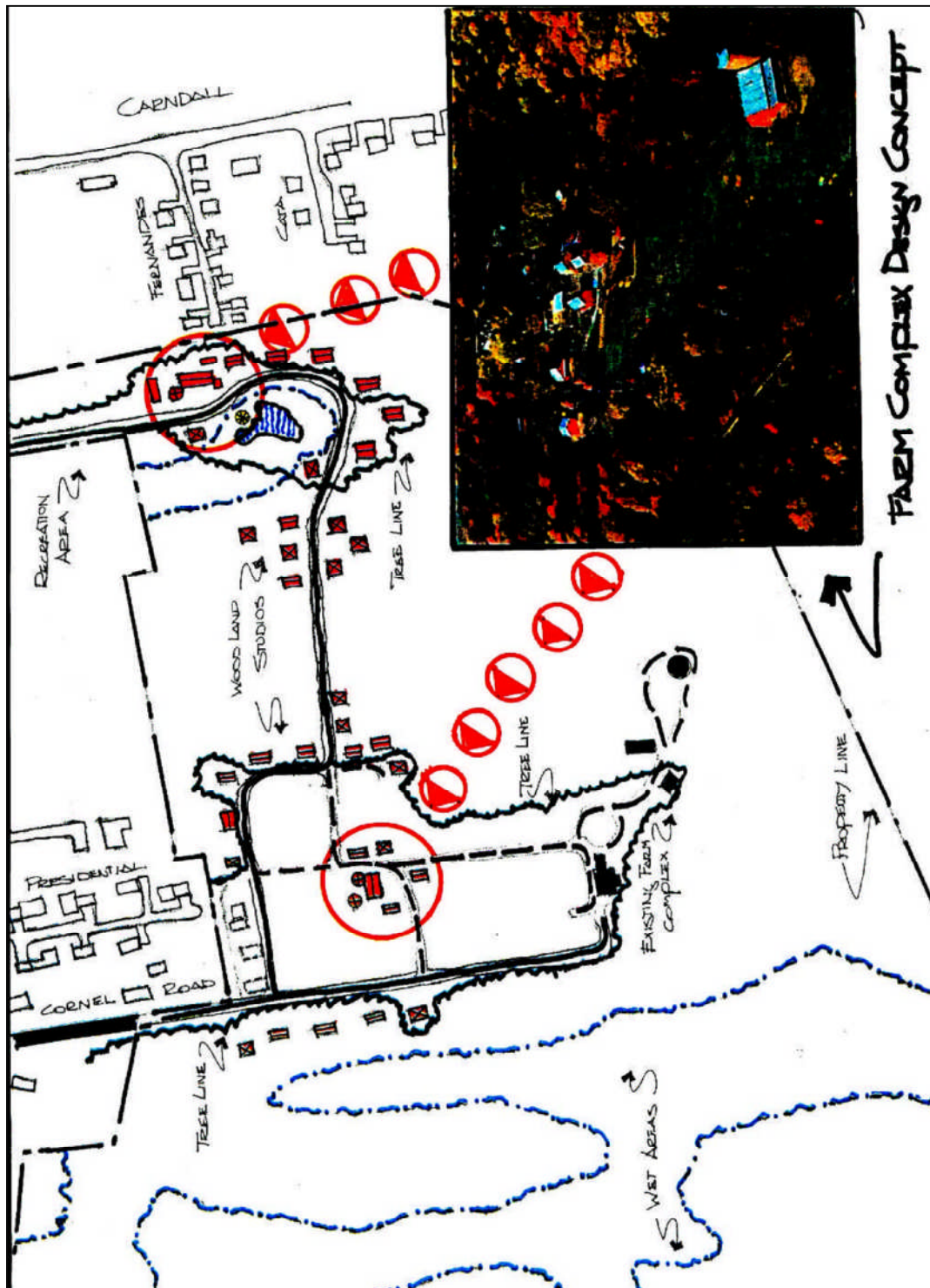
Elderly Housing on Hancock Street

The Tiverton Housing Authority and the Cumberland Affordable Housing Corporation now provide a total of 96 low income elderly units in two separate structures on Hancock Street (along the state border in the northeast corner of the town). There is a great demand for additional low and very low income elderly units. The Housing Authority has 8 undeveloped acres as part of its property that is available for the construction of another low income elderly complex, pending availability of funding. It is estimated that an additional **50 affordable elderly units** could be provided through a federal Housing and Urban Development (HUD) construction grant.



The Housing Authority provides much needed housing for the elderly

FIGURE 6-2
ARTIST COLONY CONCEPT



Affordable Housing Commission

In Tiverton, as in many communities, residents need to understand what affordable housing is and who is likely to benefit from efforts to increase its availability. While this plan defines affordable housing and identifies the resident workers that will benefit by these programs, general education of the public is needed on a continuing basis. For this reason and the need to account for the efforts of the town to secure affordable housing for its residents, an Affordable Housing Commission should be established.

The Affordable Housing Commission will be able to work closely with the Planning Board in gauging the town's success. Once well established and up to speed on programs and activities, the commission could make suggestions to improve implementation. The commission could work with Church Community Housing Corporation (described below) to identify possible existing housing units that currently meet the criteria for affordability but are not counted as affordable because *no subsidy is provided to ensure affordability over a minimum 30 year period. Subsidies can be in the form of a federal, state or local funding program for the construction or rehabilitation of a housing unit with affordability provided through a land lease or deed restriction in place for a period of not less than 30 years from initial occupancy. A rehabilitation subsidy can also be used in conjunction with efforts to acquire a fair market stake in the property so that the structure itself can then be resold to a qualifying family.*

The commission will also work with the developer of Countryview Estates to direct subsidies to that portion of the development that remains unbuilt so that these particular units can remain affordable. While the selling price of the units in the development has been well within the affordability range, a subsidy must be applied to ensure their permanent affordability.

It is proposed that the commission will eventually establish 130 additional affordable units, including 10 special needs units, over the 20 year period. Sixty units will be established by use of the CDBG Rehabilitation Loans and Grants Program in conjunction with cash incentives and tax breaks assigned to existing dwellings in town. Many of the houses in north Tiverton meet the description of affordability now and are not likely to appreciate much faster than the affordability rate. A local affordable housing commission that knows its town and residents can identify these units. In addition to ensuring long term affordability of these units, the quality of life of the owner is enhanced by the physical improvements to their houses. The Church Community Housing Corporation presently provides loans for the rehabilitation of housing units in Tiverton at an average rate of 10 per year. If only 15% of these homeowners agree to a long term restriction on the affordability of the unit, 60 low/moderate units would be provided over the 20 year period. The other 70 units will be established from those Countryview Estates units yet to be built. A tax subsidy granted to the owner of the land in order to sell the units as low/moderate, or the granting of waivers on density or other local regulations by the Planning Board can be given in exchange for the appropriate deed restriction.

Resources and Education

In addition to land development strategies and the promotion of specific projects, the Town of Tiverton is proposing to take advantage of available resources and education programs to accomplish its goal of providing additional affordable housing. Tiverton has a number of resources at its disposal, one of the most important being the services of the Church Community Housing Corporation.

The Church Community Housing Corporation (CCHC) has been instrumental in providing affordable housing in the Town of Tiverton for 30 years. CCHC owns 75 rental units within the town and has provided 25 home ownership opportunities for Tiverton residents through its land trust program that has become the model within the entire state in securing home ownership for moderate income residents. CCHC has extensive knowledge of funding programs and non-profit organizations that provide funding for low and moderate income resident housing.

CCHC can also work with local developers, through a model program it has developed to illustrate to developers how it is possible to provide affordable home ownership units without losing money. The program will tie funding sources and a gift from the developer to the project, enabling the developer to secure a federal tax deduction. If successful, this could provide an incentive rather than putting the developer in a confrontational situation with the town over the affordable housing requirements.



The provision of affordable housing will serve the needs of young families in Tiverton

Summary

In summary, the Town of Tiverton will meet its goal and obligation to its residents to provide 10% of its total housing stock as affordable by 2025. Table 6-9 shows what the town is expecting from each of the strategies once implemented. The table breaks out the number of affordable housing units to be provided in five-year increments.

TABLE 6-9 Amended
TOTAL NUMBER OF AFFORDABLE UNITS
CREATED BY STRATEGY AND YEAR

	<u>Total</u> <u>Units</u>	<u>Affordable</u> <u>Units</u>	<u>Affordable Units over Five Year Increments</u>			
			<u>2005-10</u>	<u>2010-15</u>	<u>2015-20</u>	<u>2020-25</u>
Dwelling Units; 2005	6,944	237				
<u>Strategy</u>						
Mandated 20% SF	<i>1,100</i>	<i>220</i>	<i>55</i>	<i>55</i>	<i>55</i>	<i>55</i>
<i>Additional SF*</i>		120				
Mandated 30% MF	400	120	30	30	30	30
Bonus Units Total	<i>135</i>	<i>68</i>	<i>17</i>	<i>17</i>	<i>17</i>	<i>17</i>
Town Center (30%)	50	15	15			
Lifestyle Center (30%)	115	35	35			
Bourne Mill (30%)	160	48		48		
Artist Colony (100%)	50	50	50			
Elderly Housing	50	50		50		
Affordable Housing Commission Efforts	<u>--</u>	<u>130</u>	85	15	15	15
Total Units; 2025	<i>9,124</i>	<i>973</i>				

** Units expected to be generated by minor subdivisions; 6 units per year x 20 years = 120 units*

By 2025, there will be 973 affordable housing units (237 existing + 736 additional) and an estimated 9,124 total housing units in Tiverton. Again, assuming that 98% of these total units are year-round (8,942 units), 10.9% of housing units will be affordable. Table 6-10 below breaks out the additional 736 affordable units by type, single (*and multi*) family and elderly, within each five year increment.

TABLE 6-10 Amended
AFFORDABLE UNITS BY TYPE GENERATED IN FIVE YEAR INCREMENTS

<u>Period</u>	<u>Family</u>	<u>Family Owner</u>	<u>Family Rental</u>	<u>Elderly</u>	<u>Elderly Owner</u>	<u>Elderly Rental</u>	<u>Special Needs</u>	<u>Total</u>
2005-10	192	162	30	90	85	5	5	287
2010-15	145	92	53	65		65	5	215
2015-20	117	97	20					117
2020-25	<u>117</u>	<u>97</u>	<u>20</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>117</u>
Total	571	448	123	155	85	70	10	736
Percent	77.6%			21%			1.4%	100%

To clarify, it is assumed that in the first five year period, the family units will be generated as follows: 102 units through the subdivision process, 10 from the town center project, 20 from the lifestyle center project, 50 from the artist colony, and 10 units from the efforts of the Affordable Housing Commission, for a total of 192 units. Of this total, 162 are shown to be owner occupied and 30 to be rentals. This breakdown is based on the assumptions that 20% or 20 of the 102 subdivision units, and a third or 10 of the 30 total town center/lifestyle units, will be rentals.

For that same period, the elderly units will be generated as follows: 5 units from the town center project, 15 from the lifestyle center project and 70 from the assignment of units from Countryview, for a total of 90 units. Of the 15 total town center/lifestyle units, 5 are assumed to be rentals. The Countryview units will all be owner occupied.

In the second five year period, the family units will be generated as follows: 102 units through the subdivision process, 33 units from the Bourne Mill project, and 10 units from the efforts of the Affordable Housing Commission, for a total of 145 units. Of the 102 subdivision units, it is again assumed that 20% or 20 units would be rental, as would all of the 33 Bourne Mill units, resulting in 53 rental units, with the remaining 82 subdivision units combined with the 10 Affordable Housing Commission units for 92 owner occupied units. For that same period, the elderly units will be generated as follows: 15 units from Bourne Mill and 50 from the new elderly housing complex, all rental units.

For the last two five year periods, the affordable units will consist of those single and multi-family owner occupied units generated through the subdivision process, with the 80%/20% breakdown of owner occupied versus rental units again assumed. However, all of the 15 Affordable Housing Commission units generated during each five year period are assumed to be family owner-occupied units (as opposed to 10 family and 5 special needs units assumed for the earlier two periods).

While the CHAS data provided in the second section of the Affordable Housing Plan identifies a significant proportional need for elderly housing (45% elderly and 55% family and other), the town (as counted in July 2004) has 119 units of low and moderate income elderly housing out of the total of 237 units (which also includes 68 family and 50 special needs units). This represents 50% of the total. By 2025 the numbers and percentages will be as follows:

Elderly:	$119 + 155 = 274$	(28%)
Family:	$68 + 571 = 639$	(66%)
Other:	$\frac{50}{237} + \frac{10}{736} = \frac{60}{973}$	(6%)
Total:	$237 + 736 = 973$	100%

Although this does not match the proportional need for elderly housing as reflected in the CHAS data, as a general policy, the Town of Tiverton does not want to promote age restricted affordable housing at the expense of meeting the considerable demand for affordable housing for younger people and families. Much of the demand for affordable age restricted units is being met by the Countryview Estates, which is a very successful development in this regard. Although this plan proposes that only the unbuilt units have a subsidy applied in order to assign these units as affordable, the market price of all the units has met the income limits for a moderate income couple, and will likely remain so in the future as they are resold.

In addition, as the town is reviewing site specific projects, such as the Bourne Mill or the town center or lifestyle center projects, at least one-third of the units will be required to be set aside as age restricted.

6.8 *Affordable Housing Policies*

The plan for affordable housing concludes with a number of policies required for implementation, described below and incorporated as part of this Housing Chapter, followed by an implementation strategies summary, contained in Table 6-11.

- Policy 7:** **Require that all future multi-family developments present a plan that sets aside a minimum of 30% of the units as affordable (low and moderate). Continue to require that all single family developments present a plan that sets aside 20% of the units as affordable.**
- Policy 8:** **Adopt and enforce zoning ordinance requirements to allow the development of mixed-use town center and lifestyle center developments that require such developments to set aside a minimum of 30% of the housing units as affordable.**
- Policy 9:** **Work with the Church Community Housing Corporation and other entities to redevelop the Bourne Mill complex into a mixed use development that includes a significant number of affordable housing units.**
- Policy 10:** **Support the development of specialized residential compounds, such as artist colonies, which provide affordable housing options in the more rural portions of town.**
- Policy 11:** **Establish an Affordable Housing Commission to monitor and actively promote the development of affordable housing units in town.**
- Policy 12:** **Amend the Zoning Ordinance so that all comprehensive permit applications submitted to the Town of Tiverton are evaluated according to the goals and policies set forth in this component of the Housing Element of the Tiverton Comprehensive Community Plan.**

TABLE 6-11 Amended
SUMMARY OF AFFORDABLE HOUSING IMPLEMENTATION STRATEGIES

<u>Action</u>	Responsibility	Timeframe	<u>Resources/ Subsidies</u>
Non-development			
Zoning Amendments: <i>Amend Low/Mod Housing Article</i>	Planning Board/ Town Council	Six months	<i>Town resources</i>
<i>Special development districts regulations*</i>		<i>Nine months to a year</i>	<i>Town resources</i>
Establish: Affordable Housing Commission	Town Council	<i>Within a year</i>	<i>Town resources</i>
Qualify existing units	Housing Commission/ CCHC**	Over time	<i>Town/CCHC resources</i>
Work w/ Countryview <i>developer</i>	Housing Commission/ <i>Planning Board</i>	Six months to three years	<i>Local tax subsidies/ Regulation waivers</i>
Development			
Land development set asides/density bonuses	Private Developers/ Planning Board/ Housing Commission	Over time	<i>HOME/CDBG funds Density bonuses</i>
Town Center/Lifestyle Center Projects	Private Developers/ Planning Board/ Housing Commission	Within five years	<i>Density bonuses Tax incentives CDBG funds</i>
Bourne Mill	Housing Commission/ CCHC/ Private Developers	Five to ten years	<i>CDBG funds Tax incentives Historic and housing tax credits</i>
Artist Colony	Private Developer/ CCHC/ Planning Board	Within three years	<i>HOME/CDBG funds Tax credits Density bonuses</i>
Elderly Housing	Housing Authority	Within ten years	<i>HUD grant</i>

* *To allow Bourne Mill redevelopment and town center/lifestyle center developments*

** Church Community Housing Corporation

HOUSING CHAPTER APPENDIX TIVERTON 2000 CHAS DATA

Housing Problems Output for All Households

Name of Jurisdiction: Tiverton town, Rhode Island			Source of Data: CHAS Data Book			Data Current as of: 2000					
	Renters					Owners					
Household by Type, Income & Housing Problem	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more mem- bers)	All Other	Total Own- ers	Total House holds
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1. Household Income <= 50% MFI	272	94	0	144	510	573	189	18	81	861	1,371
2. Household Income <=30% MFI	178	64	0	110	352	270	74	0	44	388	740
3. % with any housing problems	55.1	84.4	N/A	72.7	65.9	77.8	100.0	N/A	100.0	84.5	75.7
4. % Cost Burden >30%	52.8	84.4	N/A	63.6	61.9	77.8	100.0	N/A	100.0	84.5	73.8
5. % Cost Burden >50%	41.6	54.7	N/A	54.5	48.0	44.4	94.6	N/A	90.9	59.3	53.9
6. Household Income >30 to <=50% MFI	94	30	0	34	158	303	115	18	37	473	631
7. % with any housing problems	53.2	66.7	N/A	58.8	57.0	48.8	60.9	77.8	89.2	56.0	56.3
8. % Cost Burden >30%	48.9	66.7	N/A	58.8	54.4	48.8	60.9	77.8	89.2	56.0	55.6
9. % Cost Burden >50%	40.4	33.3	N/A	58.8	43.0	23.1	39.1	22.2	67.6	30.4	33.6
10. Household Income >50 to <=80% MFI	59	95	14	63	231	249	300	59	114	722	953
11. % with any housing problems	32.2	21.1	71.4	76.2	42.0	25.7	43.3	66.1	47.4	39.8	40.3
12. % Cost Burden >30%	32.2	21.1	0.0	76.2	37.7	21.7	43.3	33.9	47.4	35.7	36.2
13. % Cost Burden >50%	32.2	0.0	0.0	6.3	10.0	6.0	15.0	16.9	3.5	10.2	10.2
14. Household Income >80% MFI	54	249	44	110	457	450	2,135	310	375	3,270	3,727
15. % with any housing problems	7.4	1.6	9.1	0.0	2.6	8.9	11.7	24.2	29.3	14.5	13.1
16. % Cost Burden >30%	7.4	0.0	0.0	0.0	0.9	8.9	10.5	14.5	29.3	12.8	11.4
17. % Cost Burden >50%	0.0	0.0	0.0	0.0	0.0	2.2	0.7	0.0	5.3	1.4	1.2
18. Total Households	385	438	58	317	1,198	1,272	2,624	387	570	4,853	6,051
19. % with any housing problems	44.4	22.4	24.1	46.7	36.0	36.3	20.0	33.1	42.3	27.9	29.5
20. % Cost Burden >30	42.3	21.5	0.0	43.5	33.0	35.5	19.0	20.4	42.3	26.2	27.5
21. % Cost Burden >50	34.0	10.3	0.0	26.5	21.7	16.9	6.7	3.6	15.6	10.2	12.4

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities

Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities

Elderly households: 1 or 2 person household, either person 62 years old or older

Renter: Data does not include renters living on boats, RVs or vans.

Cost Burden: The fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance and utilities.

HOUSING CHAPTER APPENDIX, Cont.

A summary of the CHAS housing problems output for Tiverton is provided below.

Elderly Renters

$178 (\# \text{ households } \leq 30\% \text{ MFI}) \times 55\% + 94 (\# \text{ households } >30\% \text{ to } \leq 50\% \text{ MFI}) \times 53\% + 59 (\# \text{ households } >50\% \text{ to } \leq 80\% \text{ MFI}) \times 32\% = 167$ with housing problems.

Elderly Owners

$270 (\# \text{ households } \leq 30\% \text{ MFI}) \times 78\% + 303 (\# \text{ households } >30\% \text{ to } \leq 50\% \text{ MFI}) \times 49\% + 249 (\# \text{ households } >50\% \text{ to } \leq 80\% \text{ MFI}) \times 26\% = 424$ elderly households with problems.

Family Renters

$64 (\# \text{ small households } \leq 30\% \text{ MFI}) \times 84\% + 30 (\# \text{ small households } >30\% \text{ to } \leq 50\% \text{ MFI}) \times 67\% + 95 (\# \text{ small households } >50\% \text{ to } \leq 80\% \text{ MFI}) \times 21\% + 14 (\# \text{ large households } >50\% \text{ to } \leq 80\% \text{ MFI}) \times 71\% = 104$ with housing problems.

Family Owners

$74 (\# \text{ small households } \leq 30\% \text{ MFI}) \times 100\% + 115 (\# \text{ small households } >30\% \text{ to } \leq 50\% \text{ MFI}) \times 61\% + 300 (\# \text{ small households } >50\% \text{ to } \leq 80\% \text{ MFI}) \times 43\% + 18 (\# \text{ large households } >30\% \text{ to } \leq 50\% \text{ MFI}) \times 78\% + 59 (\# \text{ large households } >50\% \text{ to } \leq 80\% \text{ MFI}) \times 66\% = 326$ with housing problems.

All Other Renters

$110 (\# \text{ households } \leq 30\% \text{ MFI}) \times 73\% + 34 (\# \text{ households } >30\% \text{ to } \leq 50\% \text{ MFI}) \times 59\% + 63 (\# \text{ households } >50\% \text{ to } \leq 80\% \text{ MFI}) \times 76\% = 148$ with housing problems.

All Other Owners

$44 (\# \text{ households } \leq 30\% \text{ MFI}) \times 100\% + 37 (\# \text{ households } >30\% \text{ to } \leq 50\% \text{ MFI}) \times 89\% + 114 (\# \text{ households } >50\% \text{ to } \leq 80\% \text{ MFI}) \times 47\% = 131$ with housing problems.

Elderly Households in need:	591
Total Family Households in need	431
Total Other Households in need	<u>279</u>
Total	1,301